



Jari Vesanen

WHAT IS PERSONALIZATION?
- A LITERATURE REVIEW AND FRAMEWORK

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Marketing

November
2005

HELSINGIN KAUPPAKORKEAKOULU
HELSINKI SCHOOL OF ECONOMICS
WORKING PAPERS
W-391

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ISSN 1235-5674
ISBN 951-791-970-0 (Electronic working paper)

Helsinki School of Economics -
HSE Print 2005

What is Personalization?

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ABSTRACT

Marketers are looking increasingly at personalization to help them improve the performance of their efforts. However, personalization seems to be hard to apply. The customizability of marketing, which is often referred to as personalization, also limits realization of further benefits from mass customization. Some of these problems are caused by the fact that personalization means something different to each business and to the different actors in the value chain. This lack of agreement regarding the meaning of personalization limits successful communication between the different actors who produce or buy services and products that are connection with personalized marketing. This hinders co-operation between service providers and marketers who are willing to apply personalization. The object of this paper is to help to understand what it is all about in question when talking about personalization. This has been achieved with a literature review and by presenting a conceptual framework of personalization which the author hopes to be useful when discussing and developing the idea of personalization further.

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1 INTRODUCTION

Marketers are increasingly looking to personalization for help improving the performance of their marketing. Although direct marketers have applied personalization for decades, now brands that have been marketed with mass marketing means are also doing more personalized marketing. For example, an Adidas campaign features a TV ad personalized with the viewer's name at key points (Howel, 2005). Not only commercial marketers, but also for example politicians are looking at personalization to improve their campaigns (Schultz et.al, 2005)

The urge to personalize is largely driven by the expected benefits of 1to1 marketing and customer relationship management. Marketers try to meet customers' expectations and avoid spam reactions (Roman and Hernstein, 2004). Together with this, developments in information and communication technologies have opened up new opportunities to collect and analyze customer data and implement personalized marketing.

Furthermore, the impact of mass customisation on manufacturing is well known. However, it is becoming evident that the customisability of marketing (i.e. personalization) is a limiting factor for realizing further benefits from mass customisation (Wind and Rangaswamy, 2001). Personalization seems to be hard to apply and execute. One reason for this is that personalization means something different to each business, as Kemp (2001) points out. It seems that the concept of personalization is currently used to cover a very fragmented set of ideas, and a clear theoretical framework is lacking.

The object of this paper is to introduce the many faces of personalization. This is achieved with a literature review and by presenting a conceptual framework of personalization based on that literature.

2 THE SHORT HISTORY OF PERSONALIZATION

Personalization as a phenomena is probably as old as any trade relationship. Ross (1992) has traced the first personalized direct marketing letters to the 1870s. The first mass-market catalogues were issued in the 1880s. After that, personal marketing through the medium of direct mail was relatively short-lived. The business of catalogue companies started to grow so fast that it became impossible to communicate with consumers on a one-to-one basis. (Ross, 1992; Petrison, 1997)

However, catalogue mass-marketers soon realized again that personalization could bring increased response to direct mailings. For example, Time magazine experimented in the 1940s with sending mass-produced letters that began “Dear Mr. Smith” to all persons with the surname of Smith on the company’s mailing lists in the 1940s. (Reed 1949)

While with the salutation: “Dear Mr. X”, personalized letters pulled in six times as many responses as non-personalized letters in the mid 1960s, the novelty wore off, and the increase in response became less noticeable. Often the response rate increased so little that it could not compensate for the increased cost of producing the letters. Hence, in the 1970s personalization was used much less. (Hanau, 1971)

In the 1970s postage costs began increasing rapidly, making it uneconomical to continue sending out mailings on a mass basis. This made the identification of targeted prospects crucial. More niche catalogues came onto the markets. Computer technology improved and more sophisticated statistical and financial analysis could take place. (Petrison, 1997). The era of segmentation and targeting started. Personalization, as it had been known, got less attention for two decades.

In the 1990s the Internet focused interest on personalization again. Preston (2001) has said the following: “It was not so much the World Wide Web’s potential to reach every home

that got marketers so pumped up about e-commerce in the first place. Instead it was the potential to create customized sales opportunities within the mass market.” The Internet also lowered the cost of delivery close to zero.

Nowadays marketers and scholars use several different terms when they talk about personalization. The most common ones are mass personalization, customization, mass customization, customerization, profiling, segmentation, targeting, filtering, tailoring, and one-to-one marketing. Modern personalization seems to have different kinds of meanings, from location diagnosis, fitting the visual layout of the message to data terminal equipment, to tailoring the content of the message, and tailoring the product, to mention a few examples.

3 THE MANY FACES OF PERSONALIZATION

Marketers are easily confused by the different meanings of personalization (Merisavo et.al. 2002). For example, two companies in the same business branch (electronic banking) define personalization differently. One company feels that personalization is about the customer being the active party, while its competitor considers the company to be the active party. What is the difference between personalization in these cases, or is there any? Maybe there is no difference and both the company and customer take part in the same personalizing process.

Table 1: Two views on personalization (Merisavo et.al. 2002).

	Company 1	Company 2
Personalization	The customer makes personalization after the company had done the customization.	The customer does the personalization first, then gives information to the company.
Customization	The company does the customization before the customer can do the personalization	--
Profilization	Equal to customization	The company does the profilization after the customer has done the personalization.

As this example shows, one marketer executes one aspect of personalization, the other another. If there is no common framework, there are problems because they do not understand each other. This is especially irritating if one produces services for the other. The company which bought a service, sold as personalization, may get something other than what it thought it was buying. The lack of a common language also hinders development of common knowledge concerning personalized marketing. Michelsson (2005) has summarized the different types of personalization and their characteristics (see Table 2).

Table 2: Types of of personalization (Michelsson 2005), partly adapted from Pine and Gilmore, 1999)

Type of personalization	Segment marketing	Adaptive personalization	Cosmetic personalization	Transparent personalization	Collaborative customization
Typical actor	Reader's digest	Yahoo.com,	google.com	Amazon.com,	Hairdresser
Basic idea	To match customer preferences better than with mass-marketing	To let customers choose from different options	The organisation changes the package of standard good	The organisation changes the content of a good with a standard look	The organisation and customer are together building the product
When to use	Little customer knowledge, cheap	A lot of choices to choose from	Customer sacrifice is due to presentation	Customer contacts are repetitive	Determining either-or choices
Customer information	Purchase-/demographic information	Direct choice by customer	Purchase-/demographic-/behaviourial information	Purchase-/demographic-/behaviourial information	Direct interaction
Learning opportunity	Low	Medium	Medium	Medium	High
Customer interaction	None	High	Low	Low	High
Change in presentation	Possibly	No	Yes	No	Likely
Variation of product	Possibly	No	No	Yes	Likely

4 MODERN PERSONALIZATION IN THE LITERATURE

4.1 Definitions of personalized marketing

The literature review reveals several terms describing personalization. One viewpoint on personalization is technology-based, as the Personalization Consortium (2005) defines it: "Personalization is the use of technology and customer information to tailor electronic commerce interactions between a business and each individual customer. Using information either previously obtained or provided in real-time about the customer, the exchange between the parties is altered to fit that customer's stated needs as well as needs perceived by the business based on the available customer information." However this kind of viewpoint is only one among many other. The wide range of definitions is listed in Table 3 below.

Table 3: Definitions of Personalization and Customization (Vankalo, 2004)

Author	Personalization	Customization	Interrelationship
Hanson (2000)	“A specialized form of product differentiation, in which a solution is tailored for a specific individual.” (p.450)	“The combining of individual-level information and flexible product design.” (p.445)	Customization is part of personalization and different levels of personalization create a continuum. (p.188)
Peppers & Rogers (1999)	“Customizing some feature of a product or service so that the customer enjoys more convenience, lower cost, or some other benefit.”	Treating a particular customer differently based on what that customer said during an interaction. (1998: 146)	Not important to distinguish between personalization and customization.
Allen (2001)	Company-driven individualization of customer web experience. (p.32-33)	Customer-driven individualization of customer web experience. (p.57-58)	Sometimes difficult to separate between concepts since: “a customized site can provide personalized content.” (p.32)
Imhoff, Loftis & Geiger (2001)	“Personalization is the ability of a company to recognize and treat its customers as individuals through personal messaging, targeted banner ads, special offers on bills, or other personal transactions.” (p.467)	Customization includes individualization of features, e.g. web site content, by customers. (p.374)	Customization is part of the personalization concept.
Wind & Rangaswamy (2001)	Personalization can be initiated by the customer (e.g. customizing the look and contents of a web page) or by the firm (e.g. individualized offering, greeting customer by name etc.). (p.15)	Customization further developed into customerization, initiated by the customer. “...a business strategy to recast a company’s marketing and customer interfaces to be buyer-centric.” (p.14)	Customerization a more advanced form of personalization, combines mass customization of products with customized marketing.
Cöner (2003)	Personalization is performed by the company and is based on a match of categorized content to profiled users.	Customization is performed by the user.	Important to distinguish between personalization and customization. Customization is a form of personalization which is done by the customer.
Roberts (2003)	“The process of preparing an individualized communication for a specific person based on stated or implied preferences.” (p.462)	“The process of producing a product, service, or communication to the exact specifications / desires of the purchaser or recipient.” (p.459)	Customization is more in depth individualization than personalization (p.157)

4.2 Execution of personalized marketing

The process nature of executing personalization has been acknowledged by many authors. Peppers and Rogers (1997) define personalization as the process of using a customer's information to deliver a targeted solution to that customer. Kotler (2001) depicts how targeted marketing is a process where segmentation, targeting and positioning have to be linked.

Murthi and Sarkar (2003) conceptualize the personalization process in three stages: (1) learning about customers' preferences, (2) matching offerings to customers, and (3) evaluation of the learning and matching processes. Adomavicius et.al. (2003) see personalization as an iterative process that can be defined by the *Understand-Deliver-Measure* cycle which takes place in time. Pierrakos et.al. (2003) see a close relation between Web usage mining and Web personalization. Considering its use for Web personalization, Web usage mining consists of the basic data mining stages.

Peltier et.al. (2003) suggest a conceptual model of interactive integrated marketing communication in which they point out four key elements to the model: (1) the two-way nature of the communication system, (2) the level of response control that each party has in the communication process, (3) the personalization of the communication relationship, and (4) the use and involvement of database technology. This model, along with the previous ones, provides a solid base to synthesize the elements that are needed for executing personalized marketing and the entire process of personalization.

Vesanen and Raulas (2004) synthesize the personalization process and identify two types of variables in the personalization process – objects and operations, as shown in Table 4 below. Operations describe what is done at the different stages of the process. Objects define the

elements that are needed to perform the operations. An object can also be an end result of an operation.

Table 4: Variables in the marketing process with individual customer

Objects	Operations
Customer	Interactions
Customer data	Processing (Analyses, data mining, differentiation, segmentation, targeting)
Customer profile	Customization
Marketing output	Delivery

Figure 1 shows how these objects and operations relate with each other to form the process of personalization, which is a continuous loop. For the execution of process, the ability to consolidate inputs from different sources is significant (Raab, 2005). Customer data for the process can be gathered passively without direct customer interactions or actively through interacting with customers (O’Leary et.al, 2004).

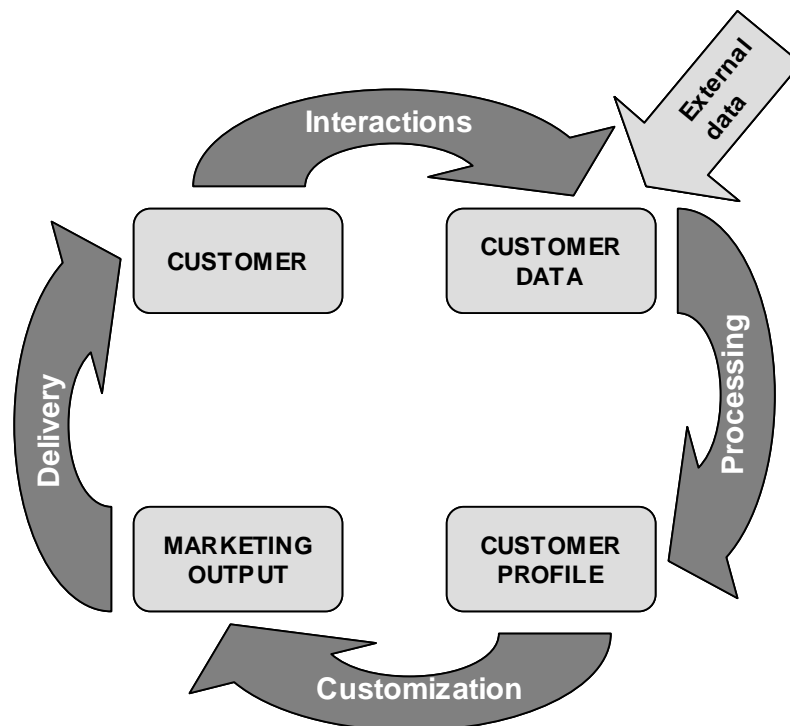


Figure 1: The process of personalization

Personalization seems to be connected with CRM. Rayport and Jaworski (2001) argue that the success of CRM is dependent on well coordinated actions between different units, rather than on the actions of individual units. The CRM process (Strauss, 2001) can be separated into three parts. Based on the ideas of Moon (1999) and Kasanoff and Thompson (1999), the first part of the CRM process is to identify the customers. This can be done in many different ways. The second part is to differentiate or segment the customers based on a variable. A common approach is to differentiate customers on the basis of lifetime value (LTV). The third part is to customize offerings for the segments or individuals. The collection of data through interaction between the customers and the company is important for achieving a better and deeper understanding of customers. Peppers et al. (1999) refers to such collection as a learning relationship.

4.3 When to personalize

According to Hanson (2000) personalization indication of the basic nature of present markets. The customer wants products or services that satisfy their needs in the best possible way. Competition is getting tougher and more global in most business branches. That is why it is important to keep current customers satisfied. Also, winning new customers is often more expensive than keeping old ones. So the current customer accounts are worth investing in.

Bardaki and Whitelock (2003) present a model to assess how ready customers are for mass-customization. This framework suggests that customers may be considered ready for mass-customisation if they are willing to pay extra, to wait to receive the finished product, and to spend time “designing” the product. Bardaki and Whitelock (2004) find a substantial

segment of customers in the UK car market who are “ready” for mass customisation. However, their result also suggest that mass marketing is by no means dead.

When consumers are engaged with interactive personalized marketing, they are at the same time concerned about many of the implications of their personal data being available to many people. Personalized marketing has also wider implications. These affect societal balances when marketing data are used by the government and when personalized data is abused and even used illegally (Evans, 2003). In the USA, tradition supports self-regulation of companies, whereas in Europe are privacy laws (Gûrau et.al., 2003).

4.4 Value for customer

Personalization is expected to create services and products that better meet the needs of consumers. It is also assumed that personalization will create a dialogue between the marketer and the consumer that is effective and mutually satisfying. Furthermore, personalization is generally expected to create a strong commitment between the consumer and the marketer, thereby strengthening customer loyalty. Kramer (2001) offers an interesting notion by saying that “as customer satisfaction goes up, indifferent service goes down. Every vendor knows that it’s the service experience, much more than product quality that affects how customers feel about the company”.

Godin (1999) has promoted “permission marketing” ideas. He sees personalization as a part of “permission marketing” and is one of the calling after value for the customer. According to him, “personal” means that the messages are directly related to the individual. Two other attributes are anticipated and relevant. Anticipated means that people look forward to hearing from you. Relevant means that the marketing is about something in which the prospect is interested. It seems that messages have a significant role in Godin’s concept of personalization.

Wind & Rangaswamy (2001) see personalization (customerization in their terminology) as having benefits to both customers and the firm offering them. According to them, traditional marketing often views the customer as a passive participant in the exchange process until the time of the sale. Customerization sees the customer as an active participant and as the co-producer of the product and service offering. This activity is seen often as a factor creating commitment and strengthening customer loyalty.

Also, Peppers & Rogers (1999) think that the key issue is the capacity to produce services from which the customer feels like real value is added. To be capable of doing this, it is important to combine customers' differences, values, and personalization in the right way.. According to them, this is how we can understand the role of personalization in producing value for the customer.

Pitta et.al. (2004) suggest that it is more a question of delivering personalized value for the customer than a personalized product, service, or communication. Hence in the future, the customization process will need customization of the value chain. At the same time, personalization further complicates the distinction between goods and services (Winsor et.al., 2002; Polito et.al., 2004).

Fiore et.al. (2004) suggest that mass-customization offers added value for consumers in two ways. Not only the unique product, but also the exiting experience of co-design can be valuable. However, they found that the uniqueness of the product should be the primary marketing feature. Promoting the exiting experience could augment the appeal of co-design.

Prahalad & Ramaswamy (2004) states that in personalization it is a more question of experience of one than segment of one. Hence execution of personalization is interactions with the experience environment rather than delivery one-off products and services.

4.5 Effects of personalization

The research of Ansari and Mela (2003) suggests that personalized design of email can have a crucial effect on click-through probabilities. They found that there is a great deal of heterogeneity across users in their preferences and across links and emails in terms of their effectiveness in design and content. By optimising the design and content of personalized emails, they could increase response rates 62%. The study of Howard and Kerin (2004) shows that simple personalizing with the recipient's name can raise the response rate in some direct mailing cases significantly (6.2% personalized vs. 2.8% not personalized). Personalization has also shown to increase the level of loyalty consumers towards a retailer (Srinivasan et.al., 2002).

However, in mail surveys the effect of personalization is not necessarily positive (Kerin, 1974). Studies examining the effect of a personal follow-up generally point towards limited effectiveness in improving the response rate. Preoccupation with the effect of personal contacts on the response rate has resulted in complete neglect of the response quality problem. If researchers personalize their contacts with potential respondents, the impersonal nature of the survey is ostensibly reduced and respondents may provide incomplete answers and distortion in responses to personal questions. In other words, bias attributed to personal and telephone interviews regarding the reporting of personal data may carry over to the mail survey if personal contacts are employed.

Whereas personalization gives the marketer an opportunity to get close to the consumer, it creates a conflict with the idea of the brand as Jiang (2004) points out. While branding is drawing together disparate attributes into one specific badge, the concept of customisation (and personalization) is disaggregates a product (or communication) into components for assembly into a bespoke product (or message). Jiang's (2004) study suggests that brands still have more impact in choice-making, and therefore determine the extent of the perceived

preference match. In fact a brand name is an important decision variable for customisation in terms of getting a better preference match.

When personalization is executed through permission marketing (Godin, 1999), a large part of the effect is due to self-selection of customers. But there are also effects of pure personalization (Postma and Brokke, 2002).

Internet retailers use online recommender systems to produce personalized product information and recommendations. The study of Senecal et.al. (2004) suggests that this type of information source indeed influences consumers' online product choices, and is more influential than conventional recommendation sources. On the other hand, because consumer preferences are often unstable and susceptible to influence, and consumers often have poor insight into their own preferences, the value-added and impact of individually customized offers, as opposed to simple usage/benefit-based segmentation, will often be rather limited (Simonson, 2005).

5 FRAMEWORK OF PERSONALIZATION

When scholars write about personalization, they talk about a great number of different but often related topics, as we can see in the previous chapter. These topics can be classified as execution of personalized marketing, personalized marketing output, value for customer and value for marketer. Both value for customer and value for marketer accrue from the margin between benefits and costs. Each of these consists of several sub-topics. As a summary of the literature review, the author proposes that these topics and their relations form the framework of personalization (see Figure 2).

Execution of personalization is a process which interlinks customer and marketer (Cöner, 2003; Godin, 1999; Imhoff et.al., 2001; Murthi & Sarkar, 2003; Peppers & Rogers, 1997;

Peterson, 1997; Pine & Gilmore, 1999; Pitta et.al., 2004; Raab, 2005; Vesanen & Raulas, 2006; Wind & Rangaswamy, 2001). Interaction between marketer and customer are an expression of this connection (Godin, 1999; O'Leary et.al., 2004; Peltier et.al., 2003; Pine & Gilmore, 1999; Prahalad & Ramaswamy, 2004; Simonson, 2005; Wind & Rangaswamy, 2001). Personalized marketing output is tool for these interactions (Ansari and Mela, 2003; Imhoff et.al., 2001; Howard and Kerin, 2004; Preston, 2001; Reed, 1949; Vankalo, 2004; Wind & Rangaswamy, 2001). Interaction builds up the relationship between marketer and customer (Peltier et.al., 2003; Wind & Rangaswamy, 2001; Simonson, 2005). Personalized marketing output can be whatever from 4Ps: promotion/communication, product/service, price or delivery, or all of them together (Vankalo, 2004).

Personalization can create benefits for the customer. These are a better preference match, better products, better service, better communication and better experience (Allen, 2001; Cöner, 2003; Fiore et.al., 2004; Godin, 1999; Hanson, 2000; Kramer, 2001; Murthi & Sarkar, 2003; Peppers & Rogers, 1999; Pitta et.al., 2004; Polito et.al., 2004; Prahalad & Ramaswamy, 2004; Roberts, 2003; Wind & Rangaswamy, 2001; Winsor et.al., 2002). As we see, these are related to marketing output. Personalization also brings costs or investments to the customer. These are privacy risks, spam risks, spent time, extra fees and waiting time (Bardaki & Whitelock, 2003; Evans, 2003; Gûrau, et.al., 2003; Kerin, 1974; Roman and Herstein, 2004). When benefits exceed costs, personalization creates value for customer (Simonson, 2005). If the costs for the customer exceed the benefits, the market is not ready to adopt personalization.

A ready market is the prerequisite for profitable execution of personalization. Value for marketer comes from the margin between benefits and cost. Benefits for the marketer are a higher price from the product/service, better response rates, customer loyalty, customer

satisfaction and differentiation from competitors (Ansari and Mela, 2003; Bardaki & Whitelock, 2003; Hanson, 2000; Hanau, 1971; Howard and Kerin, 2004; Kramer, 2001; Peppers & Rogers, 1999; Postma & Brokke, 2002; Reed, 1949; Srinivasan et.al., 2002; Wind & Rangaswamy, 2001). The costs for the marketer are investments in technology and education, the risk of irritating customers, and brand conflict (Jiang, 2004; Murthi & Sarkar, 2003; Peltier et.al., 2003; Roman and Herstein, 2004).

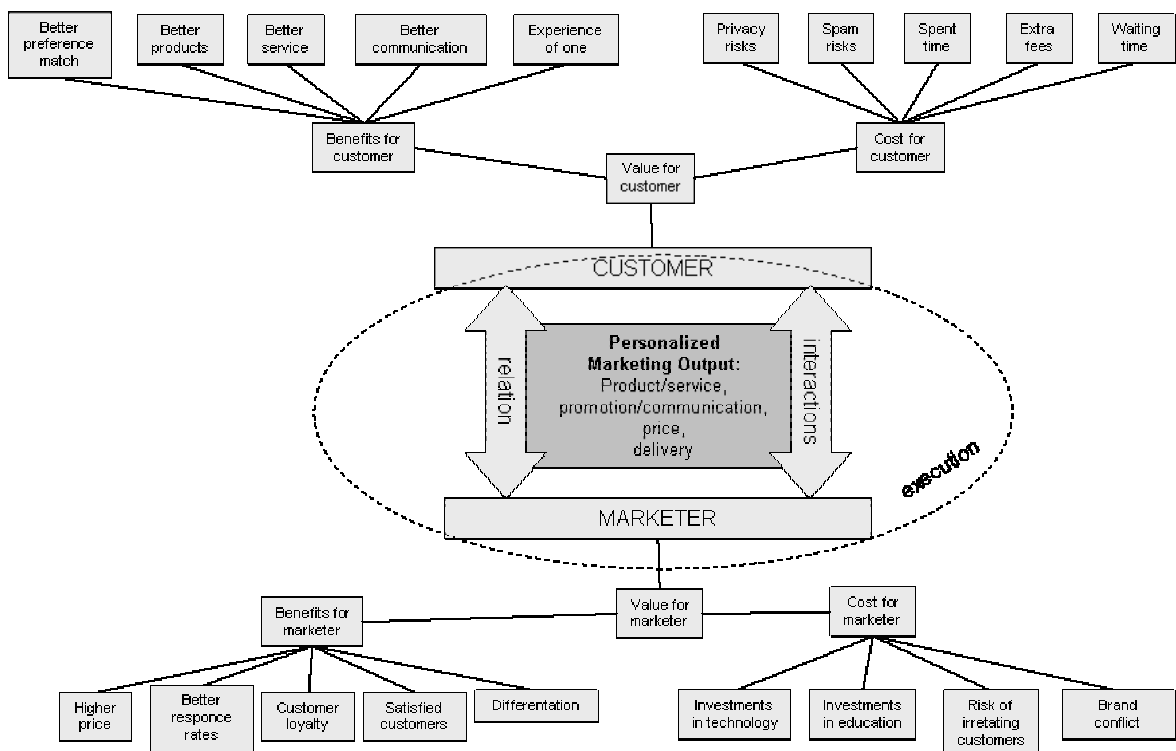


Figure 2: The framework of personalization

The framework in Figure 2 does not make any normative predictions regarding what kind of personalization marketers should apply. The value of this kind of framework is that it presents an overall picture of personalization. This helps different actors in the value chain to see the aspects of other players. This is how a common language concerning

personalization will be created. A common language is necessary before the value chain can further develop the idea and value of personalization.

6 CONCLUSIONS

It is widely expected that personalized marketing can bring benefits. However, personalization does not seem to have become as successful as the promises and expectations loaded on it would predict. Personalization is not yet widely applied. In those companies that are doing it, it is executed in many projects and small individual operations. One part of problem may be that personalization and how it can help the company to improve its performance is not clearly understood.

Personalization is clearly a wide concept including several sub-topics. Marketers and service providers do not always have a common language when they discuss personalization. This paper has collected different issues concerning personalization from the literature. Personalization covers execution of personalized marketing, personalized marketing output, value for the customer and value for the marketer. Both value for customer and value for marketer accrues from the margin between benefits and costs. Each of these consists of several sub-topics. A conceptual framework illustrating the relations between them is presented.

The author hopes that the framework will be helpful to value chain actors in understanding each other. The author further believes that framework will help marketers to understand the different aspects of personalization. This is significant in applying personalization and in developing it further

It has to be remembered that personalization or personalized marketing output itself has no value. They are only tools to create personalized experience. Several interesting research

questions remain. In aim to understand customer is interesting find out how the value from personalization is created in customer's mind. The most important question for marketers may be how to determine the right level of intensity for personalization. The answer help them plan investments and ROI.

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